

Administration Volume
Certification Section
Income Assessment and Documentation (3.02000)

ER# 3.02000

Authority 2008 7CFR 246.7(d) & (h), WC-03-18-P, WC-03-31-P, WC-04-27-P, WC-06-02-P, WC-06-38-P, WC-10-2-P, WC-10-5-P, WC-10-6-P, PL 105-336, PL 111-5 & PL 111-80

Issued 1/81

Revised 8/15

POLICY: The local WIC provider (LWP) shall assess income eligibility of all applicants at each certification using current income standards. LWP staff must interview applicant to determine income eligibility prior to issuing food instruments. ~~The income proof may be delayed up to 30 days postpartum for hospital certifications for the household of a postpartum or breastfeeding woman who is still awaiting post delivery discharge from the hospital.~~ Current income is defined as income received by the household during the month (30 days) prior to the date the application for WIC benefits is made.

The LWP shall require verification of income and household size from applicants or participants. ~~If proofs are not available, LWP may obtain other information needed for certification and provide nutrition education to best use staff time and minimize clinic flow disruptions, then schedule the applicant to return with the needed proofs to complete the certification. The hospital certification exceptions must be documented.~~ If unavailable at time of application, income proof may be delayed for up to 30 days of presumptive eligibility if the agency chooses to do so. Food instruments may be issued for up to 30 days when presumptive eligibility is allowed by the agency. There are no exceptions to the 30 day limit. If proof of residency or identity are also missing, presumptive eligibility may not be used and food instruments must not be issued except as authorized in E.R.#3.0050.

The LWP shall reassess and verify WIC household participant income eligibility during the current certification period if the LWP receives information indicating that the household, household size or income has changed.

At the time of reassessment, if one family member is determined to be income ineligible and terminated from the program, all other participants in that household are ineligible based on income. Therefore, all participating family members must be terminated from the program unless adjunct eligibility applies for one or more individuals.

PROCEDURES:

A. Adjunctive Eligibility

1. An applicant is financially eligible for WIC if documentation shows that s/he:

- a. Receives benefits from either the Supplemental Nutrition Assistance Program (SNAP) (formerly Food Stamps), MO Health Net (formerly Medicaid), Temporary Assistance for Needy Families (TANF), or
 - b. Is determined presumptively eligible for either TANF or Temporary MO Health Net (pending completion of that program's eligibility process), or
 - c. Is a member of a household eligible for TANF or SNAP, or
 - d. Is a member of a household with a prenatal or infant eligible for MO Health Net.
2. Acceptable documentation of adjunctive eligibility may include the following:
 - a. Notice of eligibility letter for SNAP, TANF, and/or MO Health Net (excluding co-pay programs for persons over 185% of poverty) showing applicant's name or participating family member(s) and the current eligibility dates, or
 - b. An applicant or participant is found on the HDFS screen as adjunct income eligible, or
 - c. SNAP EBT activity printout with current date (the participant must also provide EBT card to verify account number)
 3. Applicants providing valid proof of participation in SNAP, TANF, MO Health Net, or proof of a family member's participation, are not subject to further income assessment as they have already passed the adjunct program's stringent income screening.
 4. The adjunctively eligible applicant or participant can self-declare their household income. Adjunct eligibility overrides the actual income.
 5. When an individual with adjunct eligibility is a foster child, adjunct eligibility is not conferred to other household members since a foster child is considered a family of one.
 6. The type of document viewed to provide proof of income is noted electronically in MOWINS.

B. Determining Household Size

1. For the purpose of income assessment, the words household, family, and economic unit can be used interchangeably to refer to a person or number of persons who usually live together (although not necessarily) and share economic resources and consumption of goods or services.
2. To be a household, a family or individual must have its own source of income.
3. Two separate families may reside in the same home if their production of income and consumption of goods, especially food, is not shared. Shelter received from another does not have to be considered in determining shared income, food and resources.
4. Special circumstances:
 - a. Pregnant women will be counted as two persons in the household.
 - i. In case of a multiple birth pregnancy, each fetus will be counted as one in the household.
 - ii. In cases of conflicts with cultural, personal or religious beliefs, the

pregnant woman may be counted as one person. This should be documented electronically in the participant folder since it affects the income eligibility determination.

b. Children living with someone other than parents or legal guardians:

i. A child is generally considered a member of the household with whom s/he is residing.

ii. Foster child

A foster child is considered a separate household from the foster family if the child remains the legal responsibility of a welfare or other agency. A foster child is considered a household size of one.

iii. Adopted child

An adopted child or a child for whom a family has accepted the legal responsibility is counted in the household size with whom s/he resides.

iv. Divorced families

A child can be counted as member of only one household. Children are counted in the household of the parent or guardian who has legal custody. ~~If both parents have custody for certain time periods, the household size to use will be the one with whom the child will be residing during the majority of the certification period.~~ **When custody of a child is shared, the child shall be considered a member of the household in which he or she lives a majority of the time (50 percent or more). When a child lives with each parent 50 percent of the time, consider the child a member of the family who applies for WIC services first. Inform the family that the food should go with the child when he or she is with the other parent.**

v. Separated families

An absent parent will not be considered part of the household if the other parent is receiving no support.

vi. Institutional persons

An individual or family residing in an institution is a separate household from others living in the same institution. If a parent is paying the support of a child residing in a school or institution, the child is counted as a member of the household.

vii. Military personnel

Military personnel serving overseas or assigned to a military base, even though they are not living with their families, should be considered members of the household.

Children in the temporary care of friends or relatives as a result of military service personnel being deployed overseas should choose one of the following options that best suits the situation of the WIC participant:

Count the absent parent(s) and the children as one household as would

have been the case prior to the parent'(s) deployment.

Depending on circumstances, count the children as a separate household.

Consider the children to be part of the household of the person(s) they are residing with.

c. Students

- i. Students temporarily away at school are counted as members of the household if the family provides support.
- ii. A student receiving no support from parents is considered to be living as a separate household.
- iii. A foreign exchange student is considered a member of the household in which s/he is residing.

d. Teenage prenatal or postpartum

- i. If she lives with her parents and is claimed by them as a dependent for income tax purposes, she is part of their household.
- ii. If she lives with someone else and shares in the income, food and resources of the other, she is part of that household.
- iii. If she lives with her parents or someone else but does not share in their income, food and resources, she is considered a separate household.

e. Breastfeeding Woman or Teen

- i. In determining income eligibility, the breastfed WIC infant does not necessarily have to reside with the birth mother.
- ii. The household size should be determined by the family claiming the infant in that household.
- iii. The breastfed infant cannot be included in the household size of both the birth mother and the non-birth mother.

C. Determining Income

- 1. Income is gross cash income before any deductions including income taxes, employee's social security taxes, insurance premiums, retirement, and any other deductions, such as bonds or garnishments.
- 2. No deductions from income are allowed, regardless of expenses or hardship.
- 3. Determine if current or annual income is the best indicator of eligibility for each applicant or participant.
 - a. Current is income received the month (30 days) -prior to the application. ~~For unemployment persons (including laid-off workers) must have income eligibility determined by their current rate of income.~~
 - b. If income assessment is being done prospectively (e.g., the sole support of that family has just been laid off, but has been authorized to receive unemployment benefits for the next six months) current refers to income that will be available to

the family in the next 30 days.

- c. Annual is income of the past twelve months. Some examples of when annual income might be a better indicator include, but are not limited to:
 - i. those who work irregular times or seasonally
 - ii. Those on temporary leaves of absence.
 - iii. Teachers paid on a 10-month basis.
 - iv. Self-employed.
 - v. Families of military and military reservists, e.g. reenlistment bonuses, hazardous duty pay.
- 4. Zero income reported by applicant:
 - a. All applicants declaring zero income must be asked for information as to how they obtain food, shelter, clothing, medical care, etc. The participant/guardian must complete and sign the affidavit available at <http://health.mo.gov/living/families/wic/wiclwp/policies.php>. The signed affidavit must be scanned and saved in the participant folder in MOWINS.
- 5. Income Inclusions - The LWP shall count as income the following:
 - a. Monetary compensation for services, including wages or salary, commissions, fees, tips, and training stipends (except those listed in C6).
 - b. Net income (gross receipts less operating expenses) from farming self-employment, non-farming self-employment, rental property, and royalties.
 - c. Social Security benefits.
 - d. Public assistance or welfare payments.
 - e. Unemployment compensation.
 - f. Strike benefits.
 - g. Worker's compensation.
 - h. Pensions, retirements pay or annuities from government, military or veteran's agencies, and private companies.
 - i. Alimony received.
 - j. Child support received.
 - k. Dividends or interest received.
 - l. Income from estates or trust accounts.
 - m. Regular contributions from persons not living in the household, such as parental assistance to students.
 - n. Prizes.
 - o. Military housing allowance if assigned to a high cost of living area in the continental United States (Continental United States Cost-Of-Living Allowance

or CONUS COLA).

- p. Basic Allowance for Subsistence (BAS) pay for military families.
 - q. Withdrawal from savings or investments.
 - r. Student financial assistance except those listed in C6.
 - s. Loans that do not need to be repaid.
 - t. Capital gains.
 - u. Lump sum payments that are not reimbursements for lost assets or injuries, e.g. gifts, inheritance, lottery winnings, winnings and proceeds from gaming, gambling, and bingo, & severance pay. Count these as annual income, not current monthly income.
 - v. Income from work as 2010 census worker.
 - w. Income for military members from Deployment Extension Incentive Pay (DEIP)/Deployment Extension Stabilization Program (DESP). DEIP/DESP is only given to active duty service members who agree to extend their military service by completing deployment with their units without reenlisting. The income from DEIP/DESP must be included when determining WIC income eligibility when the service member returns back to their home station in the United States. If the service member is still deployed overseas, the income from DEIP/DESP must be excluded. Staff will need to inquire as to when the payment was received to determine if it is to be excluded from income eligibility or not.
6. Income Exclusions - The LWP shall not count as income the following:
- a. The value of in-kind housing or other benefits and bartered service.
 - b. Housing allowances for military service personnel:
 - i. The basic allowance for housing (BAH) received by military families, living in the United States. This includes payments for both off-base housing and for privatized on-base housing.
 - ii. Family separation housing (FSH) provided to military personnel in overseas housing with military families continuing to receive BAH in the United States.
 - iii. Overseas housing allowance (OHA) provided to military personnel living overseas.
 - iv. The cost of living allowance the family receives when the military member is assigned and lives overseas, but the family (participant) lives within the United States. This is referred to as Overseas Continental United States Cost-Of-Living Allowance (OCONUS COLA).
 - c. Combat pay received by military service personnel during a deployment if:
 - i. Received in addition to the service member's basic pay;
 - ii. Received as a result of the service member's deployment to or service in an area that has been designated as a combat zone; and

- iii. Not received by the service member prior to his/her deployment to or service in the designated combat zone.
 - iv. There are two categories of entitlement that are typically considered to be combat pay and are easily recognizable on the service member's Leave and Earning Statement (LES): Hostile Fire Pay/Imminent Danger Pay (HFP/IDP) and Hardship Duty Pay (HDP). However, other types of pay could be excluded if they meet the criteria above in i, ii and iii.
- d. Income for military members from Deployment Extension Incentive Pay (DEIP)/Deployment Extension Stabilization Program (DESP). DEIP/DESP is only given to active duty service members who agree to extend their military service by completing deployment with their units without reenlisting. The income from DEIP/DESP must be included when determining WIC income eligibility when the service member returns back to their home station in the United States. If the service member is still deployed overseas, the income from DEIP/DESP must be excluded. Staff will need to inquire as to when the payment was received to determine if it is to be excluded from income eligibility or not.
- e. Volunteer payments through:
 - i. Title I and II of the Domestic Volunteer Service Act of 1973 (VISTA and others, and RSVP, SCP, foster grandparents and others).
 - ii. Section 8(b)(1)(B) of the Small Business Act (SCORE and ACE).
- f. Payments through:
 - i. The Job Training Partnership Act (JTPA).
 - ii. Summer youth employment and training programs (SYETP).
 - iii. Programs for Native Americans.
 - iv. Migrant and Seasonal Farm Workers Program.
 - v. Veterans Employment Programs.
 - vi. Job Corps.
 - vii. HUD rent subsidies.
 - viii. The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 as amended in 1987. This is for persons displaced from their homes by federal or state projects.
 - ix. The Civil Liberties Act of 1988 (Japanese internment camps).
 - x. Dislocated worker programs.
 - xi. The prescription drug discount card program.
 - xii. Family Subsistence Supplemental Allowance (FSSA) payments provided by Department of Defense to low-income members of the Armed Forces.
 - xiii. Payments received by property owners under the National Flood Insurance Program (NFIP) for flood mitigation activities.

- xiv. Filipino Veterans Equity Compensation Fund payments.
- g. Cash stipend from the Division of Mental Retardation & Developmental Disabilities for purchasing goods & services for a family member with a developmental disability.
- h. The value of assistance to children or their families under the:
 - i. National School Lunch Act.
 - ii. Child Nutrition Act of 1966 (Special Milk, School Breakfast, Summer Food Service, and Child & Adult Care Food Programs).
 - iii. Food Stamp Act of 1977.
- i. Benefits received through childcare grant programs under:
 - i. Section 402(g)(1)(E) of the Social Security Act, as amended by the Family Support Act. These include the Transitional Child Care (At-risk) program and the Futures (JOBS) program operated through Family Services.
 - ii. Childcare and Development Block Grant.
- j. Student financial assistance that meets all the following criteria.
 - i. Used to pay for costs of attending the institution at least halftime, but not for room and board or dependent care. Institutional attendance costs include tuition and fees, books and supplies, transportation, and miscellaneous personal expenses for the student.
 - ii. Provided through any of the following under Title IV of the Higher Education Act of 1965:
 - " Pell Grants.
 - " Supplemental Educational Opportunity Grant.
 - " Stafford Loans.
 - " Perkins Loans.
 - " PLUS Loans/Supplemental loans for students.
 - " College Work Study.
 - " Byrd Honor Scholarship programs.
- k. Federal and State tax refunds, Earned Income Tax Credit (EITC) and rebates.
- l. Gifts periodically given.
- m. Loans, not including amounts to which the applicant has constant or unlimited access.
- n. Reimbursements for expenses incurred, e.g. business expenses and medical bills.
- o. Lump sum payments or large cash settlements received by the household as reimbursements for lost assets or injuries. For other cash income, refer to C5.
- p. Other income related to payments to Native Americans, including:

- i. From certain sub-marginal land of the U.S. that is held in trust for certain Indian tribes.
- ii. From the disposition of funds to the Grand River Band of Ottawa Indians.
- iii. Under the Alaska Native Claims Settlement Act.
- iv. To the Confederated Tribes and Bands of the Yakima Indian Nation or the Apache Tribe of the Mescalero Reservation.
- v. To the Passamaquoddy Tribe and the Penobscot Nation or any of their members received pursuant to the Main Indian Claims Settlement Act of 1981.

7. Special circumstances:

- a. Foster child
If Family Services or another agency is legally responsible for a child, only payments the foster family receives for the care of the child shall be considered income.
- b. Institutionalized person: Income of the person is separate from income of others in the institution.
- c. In-stream migrant farm workers:
 - i. Must have eligibility determined at least once every 12 months.
 - ii. If the verification of certification (VOC) document shows that income has been determined in the last twelve months, no other income determination will be done, even if the VOC document has expired.
- d. Self-employed applicants showing no profit, or showing a loss: Count as zero income.
- e. Teenage prenatal or postpartum: All income she receives must be included.
 - i. If she lives with her parents and is claimed by them as a dependent for income tax purposes, the income of the parents shall also be used to determine income eligibility.
 - ii. If she lives with someone else as a household, the household income of those with whom she lives shall also be used to determine eligibility.
 - iii. If she lives with her parents or someone else but not as part of a household, only her income will be considered.

D. Proof of Income and Income Verification

- 1. The LWP must inform the applicant or participant of the need for proof of income of the household and economic unit when scheduling a certification or recertification appointment.
- 2. The type of document viewed to provide proof of income would be noted electronically in MOWINS. Examples of acceptable documentation may include:
 - a. MO Health Net (excluding co-pay programs for persons over 185% of poverty) or

TANF letter showing current eligibility; on-line or phone verification of current eligibility status from Family Services.

- b. SNAP documents showing current certification dates (including EBT activity printout with current date, the participant must be able to provide EBT card to verify account number). Note: An EBT card that does not show valid dates is not acceptable proof of current income eligibility for WIC.
 - c. Current pay stub noting the pay time frame (weekly, bi-weekly, monthly, etc.).
 - d. Signed statement from employer indicating gross earnings for a specified pay period.
 - e. Commissions, fees and tip records.
 - f. W-2 forms or income tax returns for the most recent calendar year.
 - g. Unemployment letter/notice.
 - h. Check stub/award letter from Social Security stating current amount of earnings.
 - i. Recent Leave and Earnings Statement (LES) for military personnel.
 - j. Recent bank statement
 - k. Foster child placement letter/foster parent award letter.
 - l. Divorce decree which states alimony and/or child support
 - m. Scholarship letter.
 - n. Accounting records for the self-employed.
 - o. Other source of income not listed above must be documented in the general notes in the participant folder in MOWINS.
3. The LWP may require verifications of information which it determines necessary to confirm income eligibility for WIC benefits. Verification involves the LWP in actively obtaining proof from a reliable third party that the documentation presented by the applicant is correct. Thus, it is one step beyond the income documentation process.
4. ~~Exception: The income documentation requirement does not apply to an individual for whom the necessary documentation is not available or an individual such as a homeless woman or child for whom the agency determines the income documentation requirement would present an unreasonable barrier to participation. The LWP must require the applicant to sign a statement specifying why s/he cannot provide documentation of income. Scan the signed statement and saved in the participant folder in MOWINS. Refer to ER# 2.05200 and ER# 3.0050.~~

Exceptions:

- a. The income documentation requirement does not apply to an individual for whom the necessary documentation is not available due to natural or personal disaster (see E.R. #3.0050) or an individual such as a homeless woman or child, migrant farmworker, etc., for whom the agency determines the income documentation requirement could not be obtained and would present an unreasonable barrier to participation (see E.R. #2.05200). The LWP must require the applicant to sign a

statement specifying the income over the most recent 30 days and why s/he cannot provide documentation of income. Scan the signed statement and save in the participant folder in MOWINS.

- b. If an applicant, participant, or guardian (not DFS adjunct eligible) fails to bring in proof of income at the certification or recertification appointment, the LWP may do one of the following:
 - i Inform the applicant, participant, or guardian of the required documents needed and schedule a new cert/recert appointment within the regulatory timeframes for certification processing standards. OR
 - ii If all other eligibility criteria are met, and the applicant, participant, or guardian does have proof of identity and residency, the applicant must self-declare income and be notified of the self-declaration statement they will sign as part of the Rights and Responsibilities. The agency shall then mark the pending proof box in MOWINS, print food instruments for the current month (1 to 30-day package) and schedule the participant to return with the required proof of income at the next available clinic day. No more than 30-days' worth of food instruments may be issued with pending proof. There are no exceptions to the 30-day limit. If proof of residency or identity are also missing, presumptive eligibility may not be used and food instruments must not be issued except as authorized in E.R.#3.00500.

E. Reassessing of Income Eligibility

1. Do not reassess income within a certification period unless the LWP becomes aware of a change in household income that would affect eligibility status. However, reassessment of income eligibility is not required in cases where only 90 days or less remains before the expiration of the benefit period.
 - a. If the participant is found to be income eligible, the participant will remain on the program until the end of the certification period.
 - b. If the participant is found to be no longer income eligible, the individual must be given 15-day advance written notice of disqualification and appeal rights. Participation of any other household members on WIC must be terminated as well.
2. If the LWP receives a documented complaint regarding the income reported at the time of assessment, follow-up to determine if the participant gave accurate information at assessment. The LWP is required to follow-up on an anonymous complaint.
3. If custody of an infant or child changes during a certification period, the income must be reassessed. If the infant/child is found to be no longer income eligible, s/he must be given 15-day advance written notice of disqualification and appeal rights. Participation of any other household members on WIC must be terminated as well.
 - a. If there is a custody dispute, the infant or child is counted in the household of the

guardian on record. The person disputing the guardianship must supply documentation to the agency to verify a change in guardianship.

- b. The child shall be placed on monthly issuance until the custody dispute is resolved.